

? show files;ds
File 2:INSPEC 1898-2006/Jun W1
(c) 2006 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2006/May
(c) 2006 ProQuest Info&Learning
File 65:Inside Conferences 1993-2006/Jun 13
(c) 2006 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2006/May
(c) 2006 The HW Wilson Co.
File 473:FINANCIAL TIMES ABSTRACTS 1998-2001/APR 02
(c) 2001 THE NEW YORK TIMES
File 474:New York Times Abs 1969-2006/Jun 14
(c) 2006 The New York Times
File 475:Wall Street Journal Abs 1973-2006/Jun 14
(c) 2006 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 169:Insurance Periodicals 1984-1999/Nov 15
(c) 1999 NILS Publishing Co.
File 94:JICST-EPlus 1985-2006/Mar W2
(c)2006 Japan Science and Tech Corp(JST)
File 111:TGG Natl.Newspaper Index(SM) 1979-2006/Jun 06
(c) 2006 The Gale Group

Set	Items	Description
S1	9432188	CHOICE? ? OR PICK??? OR SELECT? OR DECID??? OR SPECIFY??? - OR CHOOS??? OR DESIGNAT??? OR INDICAT??? OR STIPULAT??? OR CH- OSE? ? OR ELECT??? OR OPT? ? OR OPTING OR WHICH
S2	13311011	DUAL OR PLURAL OR PLURALITY OR MULTIPLE? OR MORE OR SOME OR FEW OR NUMBER OR VARIOUS OR SEPARATE OR DISCRETE OR DISTINCT OR DIFFERENT OR TWO OR 2 OR SECOND OR 2ND OR SEVERAL
S3	13772720	MODE OR MODES OR CONFIGURATION? ? OR OPTION? ? OR METHOD? ? OR SYSTEM? ? OR ARRANGEMENT? ? OR WAY? ? OR ALTERNATIVE? ? OR HOW OR PROCEDURE? ? OR PROCESS?? OR MANNER? ? OR MEANS OR PL- AN OR PLANS
S4	3056642	DISBURS? OR COLLECT??? OR COLLECTION? ? OR RESOLUTION OR P- AYOUT? ? OR PAY()OUT? ? OR DISTRIBUTION? ? OR BENEFIT? ? OR A- WARD? ? OR PAYMENT? ? OR SETTLEMENT? ?
S5	4004786	SPLIT? ? OR SPLITTING OR HALF? ? OR HALVES OR PART OR PART- IAL?? OR QUARTER?? OR IN()KIND OR WEEKLY OR MONTHLY OR YEARLY OR ANNUAL OR (INVESTMENT OR INSURANCE)() (PRODUCT? ? OR VEHICL- E? ?) OR STOCK? ? OR LUMP()SUM OR CASH
S6	221585	S1(10N) (S2(3N)S3)
S7	11486	S4(20N)S6
S8	111868	S1(5N) (S2(2N)S3)
S9	2703	S5(10N)S8
S10	105	S4(10N)S9
S11	2117	S5(7N)S8
S12	83	S4(10N)S11
S13	76	S4(7N)S11
S14	73	S13 NOT PY>2003
S15	73	S14 NOT PD=20031011:20060731
S16	71	RD (unique items)
S17	71	Sort S16/ALL/HITS
S18	2808741	FINANCIAL OR ESTATE OR INVESTMENT OR INSURANCE OR ASSURANCE OR SURETY OR RETIREMENT OR PENSION OR POLICY OR POLICIES OR - COVERAGE
S19	10	S17(S)S18
S20	12	S10(S)S18
S21	103	S5(S)S7(S)S18

S22	46	S18(S) (S5(10N)S7)
S23	46	S19 OR S22
S24	44	S23 NOT PY>2003
S25	44	S24 NOT PD=20031011:20060731
S26	44	RD (unique items)

26/3,K/18 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01765207 ORDER NO: AADAA-I9985706

The viability of a voluntary early retirement program for full-time faculty in the Virginia Community College System: A case study

Author: Rossell, David William
Degree: D.A.
Year: 2000
Corporate Source/Institution: George Mason University (0883)
Source: VOLUME 61/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3448. 160 PAGES
ISBN: 0-599-93091-8

...the viability of a voluntary early retirement program is questionable.

An early retirement incentive model, **which** is narrow in scope, is proposed. It includes only **two** incentives: additional **retirement plan** contributions (either service credit or compensation) and a one-time **payment** upon **retirement**. Both **annual** available funding and faculty demographic data influence this formula-driven model.

26/3,K/24 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

08063256 NYT Sequence Number: 817899030318
DO YOU WANT YOUR MONEY ALL AT ONCE OR BIT BY BIT FOREVER
Mencimer, Stephanie
New York Times, Col. 1, Pg. 12, Sec. G
Tuesday March 18 2003

ABSTRACT:

More and **more** **pension plans** offer workers **choice** of receiving **benefits** as traditional annuity or in **lump sum** representing estimate of annuity's value; weighing all factors can be complicated, and some recent...

...bet during stock market's boom; experts say there is widespread misunderstanding about annuity as **financial** instrument; advocates for elderly worry that Americans do not fully appreciate what they are giving ...

26/3,K/25 (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2006 The New York Times. All rts. reserv.

07065637 NYT Sequence Number: 084417950226
PENSION SHIFT FOR SMALL BUSINESS
New York Times, Col. 1, Pg. 27, Sec. 3
Sunday February 26 1995

ABSTRACT:

Legislation passed late last year that changes the way **pension** benefits are calculated is expected to cause sweeping changes in **pension**

plans at very small companies, particularly those with only one or two employees; type of **plan** in question is defined- **benefit** plan, which is based on specified **benefit** at **retirement** rather than defined **annual** contributions; graph (L)

26/3,K/39 (Item 3 from file: 169)
DIALOG(R)File 169:Insurance Periodicals
(c) 1999 NILS Publishing Co. All rts. reserv.

00156905

Bringing retirement plans into the twenty-first century.

Bagin, Erik M.; Fine, Howard; Jones, Michael B.
Journal of Compensation and Benefits, Sep/Oct 1994, p58

...ABSTRACT: plan cannot satisfy all the needs of employers and employees and that more and more **retirement** income programs will consist of multiple plans. Recommends that employers consider a hybrid plan, such as a **cash** balance and **pension** equity plan, which although technically considered defined **benefit plans**, have **some** characteristics of defined contribution plans. (CKP)

26/3,K/41 (Item 5 from file: 169)
DIALOG(R)File 169:Insurance Periodicals
(c) 1999 NILS Publishing Co. All rts. reserv.

00078285

Deciding when to take the money.

Doyle, Robert J., Jr.
Bests Review: Life/Health, Jul 1988, p58

...ABSTRACT: most critical decisions individuals face when they retire is the choice of the type of **distribution** they will receive from their **retirement** plans. The **choice** typically involves **two** basic **options** --either to receive **payments** in some form of annuity or installment **payment** or to take a **lump - sum distribution**. (Author/OPA)

26/6/1 (Item 1 from file: 2)
 08410513 INSPEC Abstract Number: C2002-11-1290D-039
Title: Option pricing formulas based on a non-Gaussian stock price model
 Publication Date: 26 Aug. 2002
 Copyright 2002, IEE

26/6/2 (Item 2 from file: 2)
 08109893 INSPEC Abstract Number: C2002-01-1290D-094
Title: Fuzzy versus probabilistic benefit/cost ratio analysis for public work projects
 Publication Date: 2001
 Copyright 2001, IEE

26/6/3 (Item 3 from file: 2)
 07912208 INSPEC Abstract Number: C2001-06-6160J-004
Title: A meta model and an infrastructure for the non-transparent replication of object databases
 Publication Date: 2000
 Copyright 2001, IEE

26/6/4 (Item 4 from file: 2)
 07523869 INSPEC Abstract Number: B2000-04-7230G-037
Title: An open, intelligent, and scalable optical part-recognition system
 Publication Date: 1999
 Copyright 2000, IEE

26/6/5 (Item 5 from file: 2)
 06483017 INSPEC Abstract Number: C9703-1290F-030
Title: Optimal allocation policies in a two-echelon inventory problem with fixed shipment costs
 Publication Date: Dec. 1996
 Copyright 1997, IEE

26/6/6 (Item 6 from file: 2)
 06433051 INSPEC Abstract Number: C9701-1290F-073
Title: Order splitting in continuous review (Q, r) inventory models
 Publication Date: 22 Nov. 1996
 Copyright 1996, IEE

26/6/7 (Item 7 from file: 2)
 06040296
Title: MRP: a waste of time?
 Publication Date: Aug. 1995
 Copyright 1995, IEE

26/6/8 (Item 8 from file: 2)
 05427923
Title: Business in the burbs (telecommuting)
 Publication Date: March 1993

26/6/9 (Item 9 from file: 2)
 05159081 INSPEC Abstract Number: C9207-1290F-003
Title: Multi-stage safety stock planning with dynamic programming
 Publication Date: 1992

26/6/10 (Item 10 from file: 2)
 04977327 INSPEC Abstract Number: A91118213, B91066669
Title: Energy models and national energy policy
 Publication Date: 1990

26/6/11 (Item 11 from file: 2)
 04491342 INSPEC Abstract Number: C89065174
Title: Risk pooling in a two-period, two-echelon inventory stocking and allocation problem
 Publication Date: Feb. 1989

26/6/12 (Item 12 from file: 2)
 04433189 INSPEC Abstract Number: B89059122
Title: Planning at Electricite de France
 Publication Date: Oct. 1988

26/6/13 (Item 13 from file: 2)
 04400445 INSPEC Abstract Number: C89041672
Title: Stochastic inventory model for two-echelon distribution systems
 Publication Date: 1989

26/6/14 (Item 14 from file: 2)
 02988098 INSPEC Abstract Number: B83011316
Title: Principles for the choice of the spare heating system. Part I. Small house areas
 Publication Date: 1982

26/6/15 (Item 15 from file: 2)
 02862758 INSPEC Abstract Number: C82023596
Title: Computers in nursing administration
 Publication Date: 1981

26/6/16 (Item 1 from file: 35)
 01854669 ORDER NO: AADAA-I0802972
Recognition of prior learning in a contemporary South African context: A non-formal educational approach
 Year: 2001

26/6/17 (Item 2 from file: 35)
 01846953 ORDER NO: AADAA-I3021961
Health-care and distributive justice: A jurisprudential account of health-care distribution
 Year: 2001

26/6/18 (Item 3 from file: 35)
01765207 ORDER NO: AADAA-I9985706
**The viability of a voluntary early retirement program for full-time faculty
in the Virginia Community College System: A case study**
Year: 2000

26/6/19 (Item 4 from file: 35)
01744399 ORDER NO: AADAA-I9972364
**The market for higher education: Economic analyses of college choice,
returns, and state aid policy**
Year: 2000

26/6/20 (Item 5 from file: 35)
01380015 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
PERFORMANCE-RELATED EMPLOYEE EVALUATION PROCEDURE
Original Title: LEISTUNGSBEZOGENES MITARBEITERBEURTEILUNGS- UND
ANERKENNUNGSKONZEPT
Year: 1994

26/6/21 (Item 6 from file: 35)
01172020 ORDER NO: AAD91-25431
**LABOR ORGANIZATION AND ACCOUNTING POLICY CHOICE: AN EMPIRICAL STUDY
(COLLECTIVE BARGAINING)**
Year: 1991

26/6/22 (Item 7 from file: 35)
01167468 ORDER NO: AAD91-12925
**A COMPARATIVE STUDY OF THE FUNCTIONS OF STUDENT PERSONNEL SERVICES IN EIGHT
STATE-SUPPORTED COLLEGES AND UNIVERSITIES IN ARKANSAS, 1969-1989**
Year: 1990

26/6/23 (Item 8 from file: 35)
01147204 ORDER NO: AAD91-07423
**THE RELATIONSHIP BETWEEN ROLE OBLIGATIONS OF MALE AND FEMALE SPOUSES AND
UTILIZATION OF HEALTH SERVICES BY HOUSEHOLD MEMBERS (FAMILY HEALTH)**
Year: 1990

26/6/24 (Item 1 from file: 474)
08063256 NYT Sequence Number: 817899030318
DO YOU WANT YOUR MONEY ALL AT ONCE OR BIT BY BIT FOREVER
Tuesday March 18 2003

26/6/25 (Item 2 from file: 474)
07065637 NYT Sequence Number: 084417950226
PENSION SHIFT FOR SMALL BUSINESS
Sunday February 26 1995

26/6/26 (Item 3 from file: 474)
01175716 NYT Sequence Number: 061397821206

(Sen Alfonse D'Amato criticizes plan being pressed by some members of Reagan Administration under which Government would tax part of health insurance benefits paid by employers (S).)
Monday December 6 1982

26/6/27 (Item 4 from file: 474)
00181214 NYT Sequence Number: 034957710403
(Israel indicates it is willing to reach agreement with UAR on reopening of Suez Canal but not on Pres A Sadat's terms; Israeli position does not represent change in policy but apparently opens new and more discreet channel of talks to break deadlock; new talks seen having US rather than Jarring acting as middleman with Amb G Jarring prepared to revive his efforts for over-all settlement; Min Israel Galili and Deputy Premier Yigal Allon discuss Israel's gen terms for interim arrangement ltd to canal; their statements detailed; more formal Israeli statement seen being sent to US after it is drafted by mil and civilian experts; Israeli news repts of Sadat's plan are given short shrift; planning of Israeli position began after Min Eban met with Sec of State Rogers; Rogers, in light of apparent US-Israeli deadlock over broad settlement, reprinted idea of partial settlement as alternative on which some movement might be possible; similar proposal for reopening of canal advanced by Dayan, which was rejected as premature, and Sadat's Feb 4 proposal recalled; Israel seen not eager to discuss situation with Jarring because it views it as not part of his official mandate and doubts that his actions could be as effective as more discreet diplomatic maneuvers through US followed by direct contacts, in pub or private, with UAR; confs between Meir and US Amb Barbour on diplomatic possibilities noted)
Saturday April 3 1971

26/6/28 (Item 1 from file: 475)
08128675 NYT Sequence Number: 000000020227
US TAXPAYERS MAY HAVE TO PAY ENRON WORKERS' PENSIONS BENEFITS
Wednesday February 27 2002

26/6/29 (Item 2 from file: 475)
04778985
NORDSON CORP SLATES CHARGES DUE TO COSTS OF ITS REORGANIZATION
Thursday November 13 1986

26/6/30 (Item 1 from file: 583)
09904919
Swiss Life Retraite
France: SociZtZ Swiss Vie's new life insurance policy
Sep 2002

26/6/31 (Item 2 from file: 583)
09450046
Clearing business to float
UK: CLEARSTREAM SETTLEMENT BUSINESS TO FLOAT
30 Jan 2001

26/6/32 (Item 3 from file: 583)
09048981
lo wing han develops distance banking
HONG KONG: CITIBANK TO BOOST INTERNET BANKING
26 Jan 1999

26/6/33 (Item 4 from file: 583)
09028984
PT investe 2,5 milhoes na adaptacao ao euro
PORTUGAL: PT EURO INVESTMENT PLAN
04 Dec 1998

26/6/34 (Item 5 from file: 583)
05650351
BRIEFLY: New plans pay up for physio
UK - NEW PMI PLAN COVERS PHYSIOTHERAPY
23 January 1993

26/6/35 (Item 6 from file: 583)
04170505
BANK OF SCOTLAND CHOOSES QUASAR
UK - BANK OF SCOTLAND CHOOSES QUASAR
0 March 1991

26/6/36 (Item 7 from file: 583)
03456419
CALL FOR COLLABORATION BETWEEN STOCK EXCHANGES
SPAIN - CALL FOR COLLABORATION BETWEEN STOCK EXCHANGES
0 April 1990

26/6/37 (Item 1 from file: 169)
00185573
ReliaStar, HealthNet to market new product.
970101

26/6/38 (Item 2 from file: 169)
00164916
E.U. court upholds retroactive benefits.
941010

26/6/39 (Item 3 from file: 169)
00156905
Bringing retirement plans into the twenty-first century.
940901

26/6/40 (Item 4 from file: 169)
00122012
Split dollar: the better half of many successful sales.
910301

26/6/41 (Item 5 from file: 169)
00078285
Deciding when to take the money.
880701

26/6/42 (Item 6 from file: 169)
00046854
Inside info use probed in payouts.
861110

26/6/43 (Item 7 from file: 169)
00014771
Benefit cutback.
840924

26/6/44 (Item 8 from file: 169)
00013863
Policy changes for surplus pension assets.
840601

? show files;ds
File 9:Business & Industry(R) Jul/1994-2006/Jun 14
(c) 2006 The Gale Group
File 476:Financial Times Fulltext 1982-2006/Jun 16
(c) 2006 Financial Times Ltd
File 621:Gale Group New Prod.Annou.(R) 1985-2006/Jun 15
(c) 2006 The Gale Group
File 634:San Jose Mercury Jun 1985-2006/Jun 14
(c) 2006 San Jose Mercury News
File 625:American Banker Publications 1981-2006/Jun 15
(c) 2006 American Banker
File 626:Bond Buyer Full Text 1981-2006/Jun 15
(c) 2006 Bond Buyer
File 47:Gale Group Magazine DB(TM) 1959-2006/Jun 15
(c) 2006 The Gale group

Set	Items	Description
S1	7711222	CHOICE? ? OR PICK??? OR SELECT? OR DECID??? OR SPECIFY??? - OR CHOOS??? OR DESIGNAT??? OR INDICAT??? OR STIPULAT??? OR CH- OSE? ? OR ELECT??? OR OPT? ? OR OPTING OR WHICH
S2	7444921	MODE OR MODES OR CONFIGURATION? ? OR OPTION? ? OR METHOD? ? OR SYSTEM? ? OR ARRANGEMENT? ? OR WAY? ? OR ALTERNATIVE? ? OR HOW OR PROCEDURE? ? OR PROCESS?? OR MANNER? ? OR MEANS OR PL- AN OR PLANS
S3	81223	S1(5N) (S2(2N) (DUAL OR PLURAL OR PLURALITY OR MULTIPLE? OR - MORE OR SOME OR FEW OR NUMBER OR VARIOUS OR SEPARATE OR DISCR- ETE OR DISTINCT OR DIFFERENT OR TWO OR 2 OR SECOND OR 2ND OR - SEVERAL))
S4	3365	S3(10N) (DISBURS? OR COLLECT??? OR COLLECTION? ? OR RESOLUT- ION OR PAYOUT? ? OR PAY()OUT? ? OR DISTRIBUTION? ? OR BENEFIT? ? OR AWARD? ? OR PAYMENT? ? OR SETTLEMENT? ?)
S5	278	S4(10N) (SPLIT? ? OR SPLITTING OR HALF? ? OR HALVES OR PART OR PARTIAL?? OR QUARTER?? OR IN()KIND OR WEEKLY OR MONTHLY OR YEARLY OR ANNUAL OR (INVESTMENT OR INSURANCE) () (PRODUCT? ? OR VEHICLE? ?) OR STOCK? ? OR LUMP()SUM OR CASH)
S6	4915242	FINANCIAL OR ESTATE OR INVESTMENT OR INSURANCE OR ASSURANCE OR SURETY OR RETIREMENT OR PENSION OR POLICY OR POLICIES OR - COVERAGE
S7	87	S5(S)S6
S8	58	S5(10N)S6
S9	3673566	DISBURS? OR COLLECT??? OR COLLECTION? ? OR RESOLUTION OR P- AYOUT? ? OR PAY()OUT? ? OR DISTRIBUTION? ? OR BENEFIT? ? OR A- WARD? ? OR PAYMENT? ? OR SETTLEMENT? ?
S10	5794224	SPLIT? ? OR SPLITTING OR HALF? ? OR HALVES OR PART OR PART- IAL?? OR QUARTER?? OR IN()KIND OR WEEKLY OR MONTHLY OR YEARLY OR ANNUAL OR (INVESTMENT OR INSURANCE) () (PRODUCT? ? OR VEHICL- E? ?) OR STOCK? ? OR LUMP()SUM OR CASH
S11	2712	S3(7N)S9
S12	218	S10(10N)S11
S13	63	S6(S)S12
S14	49	S6(20N)S12
S15	33	S14 NOT PY>2003
S16	31	S15 NOT PD=20031011:20060731
S17	31	RD (unique items)

17/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2006 The Gale Group. All rts. reserv.

02932805 Supplier Number: 97062928 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Editorial: Pension rules need fixing.

(Opinions)

Business Insurance, v 37, n 4, p 8

January 27, 2003

DOCUMENT TYPE: Journal ISSN: 0007-6864 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 330

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...more traditionally designed plans.

If there is logic to this, it escapes us. Why should **pension** equity **plans**, **which** are **more** likely to offer richer **benefits** to older employees than are **cash** balance plans, be considered age-discriminatory while cash balance plans are not?

The answer, of...

17/3,K/4 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02513576 Supplier Number: 24937722 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Broker building one-stop shop for middle market

(Alliant Resources Group Inc, a newly established insurance broker, seeks to provide the middle-market with one-stop shopping)

Business Insurance, v 35, n 31, p 6

July 30, 2001

DOCUMENT TYPE: Journal; Company Overview ISSN: 0007-6864 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 748

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...country, Mr. Addeo said.

At the same time, he plans to structure acquisitions differently. This **means** putting **more** **cash** down up front, **which** is a great **benefit** to the seller, according to Mr. Addeo. He also plans on focusing on cross selling **financial** and **insurance** products to its customer base immediately, something that Mr. Addeo said he believes USI waited...

17/3,K/6 (Item 6 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2006 The Gale Group. All rts. reserv.

02301519 Supplier Number: 25884000 (USE FORMAT 7 OR 9 FOR FULLTEXT)

New Annuity May Solve Bonus Issue

(Guardian Annuity & Insurance Co of New York introduced the C+C Variable Annuity)

Annuity Market News, p N/A

November 2000

DOCUMENT TYPE: Newsletter ISSN: 1525-2221 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 915

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...once the annuitization period begins, but this way, the rep is incented to keep the **policy** in force," Long said.

C+C provides a choice of 32 sub-accounts. There are **two death benefit options**, a seven-year step-up **which** resets every seven years or an **annual** step up, which is reset to the current account value every year. The product also...

17/3,K/16 (Item 2 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2006 The Gale Group. All rts. reserv.

02718445 Supplier Number: 66754746 (USE FORMAT 7 FOR FULLTEXT)

Putnam Allstate Advisor Launches Retirement Income Strategies.

Business Wire, p2247

Nov 9, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 455

... program that extends greater control of retirement income to both financial advisors and customers.

Under **Retirement** Income Strategies, investors who are in the income phase of their **investment** contracts can set the terms of their **payment** schedules and **choose several methods** of beneficiary protection.

Jane Mancini, managing director and head of **insurance products** for Putnam Retail Management, said: "There has been a real reluctance on the part of the **financial** advisor to recommend annuitization to their clients. Annuitization has offered little flexibility or control over...

17/3,K/20 (Item 2 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2006 American Banker. All rts. reserv.

0004638

Focus Is on What Customers Need and Want at Trust Meeting

American Banker - March 24, 1982, Wednesday; Pg. 10

WORD COUNT: 672

BYLINE:

By DAVID O. TYSON

TEXT:

... cash management function of bank operations should thoroughly analyze

the collections systems for trust receipts, **investment** sales, and other **cash** transfers.

" **Picking** up a day in this **process** at **two** days' interest levels can materially **benefit** everyone. The expertise exists in the bank or can be obtained from an upstream source...

17/3,K/22 (Item 1 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2006 The Gale group. All rts. reserv.

05986221 SUPPLIER NUMBER: 69066719 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Older workers: employment and retirement trends.

Purcell, Patrick J.

Monthly Labor Review, 123, 10, 19

Oct, 2000

ISSN: 0098-1818 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 9016 LINE COUNT: 00949

... from the plan, would be induced to work longer. Others who would have taken early **retirement** and then sought work elsewhere would remain with their current employers, because they would be able to combine wages from **part**-time work with **distributions** from the **retirement plan**. Finally, **some** employees who otherwise would have **chosen** to continue working until age 59 1/2 or later would reduce their work schedules...

17/3,K/24 (Item 3 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2006 The Gale group. All rts. reserv.

04675589 SUPPLIER NUMBER: 18971974 (USE FORMAT 7 OR 9 FOR FULL TEXT)

What to do if retirement is near. (financial planning)

Sheets, Ken

Kiplinger's Personal Finance Magazine, v51, n1, p148(3)

Jan, 1997

ISSN: 1056-697X LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1572 LINE COUNT: 00117

... Medicare HMO," Aug. 1996).

Five Months

Decide how you will take money from your company **retirement** programs. A **pension** plan may allow you take a **lump - sum distribution** or to **choose** one of **several** annuity **options** --guaranteeing **monthly payments** during your life only, for example, or during your life and your spouse's if...

17/3,K/26 (Item 5 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2006 The Gale group. All rts. reserv.

04045857 SUPPLIER NUMBER: 15171746 (USE FORMAT 7 OR 9 FOR FULL TEXT)

A retiree's inflation beater. (annuities)

Sherrid, Pamela

U.S. News & World Report, v116, n10, p75(3)

March 14, 1994

ISSN: 0041-5537 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1470 LINE COUNT: 00131

... faith that over the medium to long term, stocks will offer about the 10 percent **annual** return they have averaged since the 1920s. Retirees who **picked** one of the **few** variable **payout** options sold years ago have been amply repaid. Louisville, Ky., resident Eric Sleith, 81, who retired from Aetna Life **Insurance** in 1977, chose the variable annuity option for part of his retirement payout. His first...

17/3,K/27 (Item 6 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2006 The Gale group. All rts. reserv.

03797853 SUPPLIER NUMBER: 12800541 (USE FORMAT 7 OR 9 FOR FULL TEXT)
U.S. workers receive a wide range of employee benefits.
Grossman, Glenn M.
Monthly Labor Review, v115, n9, p36(4)
Sept, 1992
CODEN: MLARA ISSN: 0098-1818 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT; ABSTRACT
WORD COUNT: 1818 LINE COUNT: 00151

... attention. Flexible benefits plans, also known as cafeteria plans, allow employees to choose among various **benefits**. For example, an employee may have a **choice** of medical care **plans**, **different** levels of life **insurance** protection, extra vacation days, or **cash** in lieu of certain benefits. One of twenty surveyed employees are participants in a flexible...

17/3,K/28 (Item 7 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2006 The Gale group. All rts. reserv.

03635187 SUPPLIER NUMBER: 11810525 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Evolution of employer-provided defined benefit pensions.
Seburn, Patrick W.
Monthly Labor Review, v114, n12, p16(8)
Dec, 1991
CODEN: MLARA ISSN: 0098-1818 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT; ABSTRACT
WORD COUNT: 6595 LINE COUNT: 00526

... vehicles. To a smaller extent, the increasing number of defined contribution plans also can be **partially** explained by the termination of defined **benefit pension plans**, **some** of **which** have been replaced with defined contribution plans. Other often cited factors in the growth of

17/6/1 (Item 1 from file: 9)
02932805 Supplier Number: 97062928 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Editorial: Pension rules need fixing.
January 27, 2003
WORD COUNT: 330

17/6/2 (Item 2 from file: 9)
02781906 Supplier Number: 25299262 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**State and Local Finance: Retirement Systems' Investment Earnings Take
Dramatic Tumble**
July 11, 2002
WORD COUNT: 661

17/6/3 (Item 3 from file: 9)
02540255 Supplier Number: 24984728 (USE FORMAT 7 OR 9 FOR FULLTEXT)
UnitedHealth buys 80% in Sedgwick
September 07, 2001
WORD COUNT: 376

17/6/4 (Item 4 from file: 9)
02513576 Supplier Number: 24937722 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Broker building one-stop shop for middle market
July 30, 2001
WORD COUNT: 748

17/6/5 (Item 5 from file: 9)
02455806 Supplier Number: 24855596 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The ATM in your pocket
May 14, 2001
WORD COUNT: 1517

17/6/6 (Item 6 from file: 9)
02301519 Supplier Number: 25884000 (USE FORMAT 7 OR 9 FOR FULLTEXT)
New Annuity May Solve Bonus Issue
November 2000
WORD COUNT: 915

17/6/7 (Item 7 from file: 9)
02192821 Supplier Number: 25746208 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**Wireless Everything -- Businesses are harnessing the technology to spur
sales and give workers an edge**
June 26, 2000
WORD COUNT: 3285

17/6/8 (Item 8 from file: 9)
01455945 Supplier Number: 24137466 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Southwestern Bell Delivers Go-Kit
January 05, 1998
WORD COUNT: 393

17/6/9 (Item 9 from file: 9)
01454135 Supplier Number: 24007646 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Smart Cards Flutter Over Eastern Europe
September 1997
WORD COUNT: 3498

17/6/10 (Item 10 from file: 9)
00992953 Supplier Number: 23571519 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Keystone-DeSoto tie moves ahead
July 01, 1996
WORD COUNT: 341

17/6/11 (Item 1 from file: 476)
0010587899 ACxxxxxxx0039
COMPANIES: Sainsbury sells Homebase in complex deal RETAILERS GROUP
ACHIEVES SOME Pounds 1BN FOR DIY BUSINESS THAT SCHRODER PLANS TO FOCUS ON
MEDIUM AND LARGE STORES:
Saturday, December 23, 2000
Word Count: 469

17/6/12 (Item 2 from file: 476)
0009017631 B0HGHAABFT
Survey - Mastering Finance 8: How to put a price on options
Monday, June 30, 1997
Word Count: 2,039

17/6/13 (Item 3 from file: 476)
0007000594 B0DF1B2ACXFT
Leading Article: Next steps at the EBRD
Monday, June 28, 1993
Word Count: 663

17/6/14 (Item 4 from file: 476)
0001541729 B0CC0BYAEHFT
Financial Times Survey: Distribution Management - Need for keen look at costs - Distribution accounts for up to 16 per cent of sales value in many UK companies and industry could save about - Pounds 2bn annually by improving management techniques. This survey examines some of the advances which could be made in this steadily expanding sector
Monday, November 1, 1982
Word Count: 1,334

17/6/15 (Item 1 from file: 621)
02791421 Supplier Number: 69468936 (USE FORMAT 7 FOR FULLTEXT)
In Line With Expectations, Maytag's Fourth Quarter Impacted by Slower Major Appliance Sales and Special Charges.
Jan 25, 2001
Word Count: 1933

17/6/16 (Item 2 from file: 621)
02718445 Supplier Number: 66754746 (USE FORMAT 7 FOR FULLTEXT)

Putnam Allstate Advisor Launches Retirement Income Strategies.

Nov 9, 2000

Word Count: 455

17/6/17 (Item 1 from file: 634)

11838006

BLUE SHIELD CEO CALLS FOR UNIVERSAL INSURANCE PLAN

Wednesday, December 4, 2002

Word Count: 1,023

17/6/18 (Item 2 from file: 634)

08029006

HOW GATT WILL AFFECT PENSIONS

Sunday, January 29, 1995

Word Count: 753

17/6/19 (Item 1 from file: 625)

0190256

Stock Conversion Costs \$175 Million

November 4, 1996

17/6/20 (Item 2 from file: 625)

0004638

Focus Is on What Customers Need and Want at Trust Meeting

March 24, 1982, Wednesday

17/6/21 (Item 1 from file: 626)

0249031

State and Local Finance: Retirement Systems' Investment Earnings Take

Dramatic Tumble

July 11, 2002

17/6/22 (Item 1 from file: 47)

05986221 SUPPLIER NUMBER: 69066719 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Older workers: employment and retirement trends.

Oct, 2000

WORD COUNT: 9016 LINE COUNT: 00949

17/6/23 (Item 2 from file: 47)

05827568 SUPPLIER NUMBER: 61909385 (USE FORMAT 7 OR 9 FOR FULL TEXT)

HCFA to Provide Adjustments for Hospice Care Underpayments. (Brief Article)

April, 2000

WORD COUNT: 626 LINE COUNT: 00057

17/6/24 (Item 3 from file: 47)

04675589 SUPPLIER NUMBER: 18971974 (USE FORMAT 7 OR 9 FOR FULL TEXT)

What to do if retirement is near. (financial planning)

Jan, 1997

WORD COUNT: 1572 LINE COUNT: 00117

17/6/25 (Item 4 from file: 47)
04075010 SUPPLIER NUMBER: 15405304 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Chafee's HEART Act encourages market competition. (Health Equity and Access Reform Today Act of 1994)
June, 1994
WORD COUNT: 828 LINE COUNT: 00064

17/6/26 (Item 5 from file: 47)
04045857 SUPPLIER NUMBER: 15171746 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A retiree's inflation beater. (annuities)
March 14, 1994
WORD COUNT: 1470 LINE COUNT: 00131

17/6/27 (Item 6 from file: 47)
03797853 SUPPLIER NUMBER: 12800541 (USE FORMAT 7 OR 9 FOR FULL TEXT)
U.S. workers receive a wide range of employee benefits.
Sept, 1992
WORD COUNT: 1818 LINE COUNT: 00151

17/6/28 (Item 7 from file: 47)
03635187 SUPPLIER NUMBER: 11810525 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Evolution of employer-provided defined benefit pensions.
Dec, 1991
WORD COUNT: 6595 LINE COUNT: 00526

17/6/29 (Item 8 from file: 47)
03534741 SUPPLIER NUMBER: 09323450 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Planning for financial independence. (Templeton Mutual Funds) (Special Advertising Supplement)
Feb, 1991
WORD COUNT: 2387 LINE COUNT: 00190

17/6/30 (Item 9 from file: 47)
03533614 SUPPLIER NUMBER: 09231416 (USE FORMAT 7 OR 9 FOR FULL TEXT)
'I get half of everything' ... and other expensive myths about divorce.
Jan, 1991
WORD COUNT: 1784 LINE COUNT: 00135

17/6/31 (Item 10 from file: 47)
03091094 SUPPLIER NUMBER: 06774145 (USE FORMAT 7 OR 9 FOR FULL TEXT)
For insurance agents, laptops present the benefits of product performance. (Lincoln Benefit Life Co.) (company profile)
June 21, 1988
WORD COUNT: 1190 LINE COUNT: 00093

? show files;ds
 File 635:Business Dateline(R) 1985-2006/Jun 14
 (c) 2006 ProQuest Info&Learning
 File 636:Gale Group Newsletter DB(TM) 1987-2006/Jun 14
 (c) 2006 The Gale Group
 File 570:Gale Group MARS(R) 1984-2006/Jun 14
 (c) 2006 The Gale Group
 File 267:Finance & Banking Newsletters 2006/Jun 14
 (c) 2006 Dialog
 File 268:Banking Info Source 1981-2006/Jun W1
 (c) 2006 ProQuest Info&Learning
 File 482:Newsweek 2000-2006/Jun 06
 (c) 2006 Newsweek, Inc.

Set	Items	Description
S1	5237284	CHOICE? ? OR PICK??? OR SELECT? OR DECID??? OR SPECIFY??? - OR CHOOS??? OR DESIGNAT??? OR INDICAT??? OR STIPULAT??? OR CH- OSE? ? OR ELECT??? OR OPT? ? OR OPTING OR WHICH
S2	5383576	MODE OR MODES OR CONFIGURATION? ? OR OPTION? ? OR METHOD? ? OR SYSTEM? ? OR ARRANGEMENT? ? OR WAY? ? OR ALTERNATIVE? ? OR HOW OR PROCEDURE? ? OR PROCESS?? OR MANNER? ? OR MEANS OR PL- AN OR PLANS
S3	58999	S1(5N) (S2(2N) (DUAL OR PLURAL OR PLURALITY OR MULTIPLE? OR - MORE OR SOME OR FEW OR NUMBER OR VARIOUS OR SEPARATE OR DISCR- ETE OR DISTINCT OR DIFFERENT OR TWO OR 2 OR SECOND OR 2ND OR - SEVERAL))
S4	2460	S3(10N) (DISBURS? OR COLLECT??? OR COLLECTION? ? OR RESOLUT- ION OR PAYOUT? ? OR PAY()OUT? ? OR DISTRIBUTION? ? OR BENEFIT? ? OR AWARD? ? OR PAYMENT? ? OR SETTLEMENT? ?)
S5	220	S4(10N) (SPLIT? ? OR SPLITTING OR HALF? ? OR HALVES OR PART OR PARTIAL?? OR QUARTER?? OR IN()KIND OR WEEKLY OR MONTHLY OR YEARLY OR ANNUAL OR (INVESTMENT OR INSURANCE)() (PRODUCT? ? OR VEHICLE? ?) OR STOCK? ? OR LUMP()SUM OR CASH)
S6	3008569	FINANCIAL OR ESTATE OR INVESTMENT OR INSURANCE OR ASSURANCE OR SURETY OR RETIREMENT OR PENSION OR POLICY OR POLICIES OR - COVERAGE
S7	34	S5(10N)-S6
S8	28	S7 NOT PY>2003
S9	28	S8 NOT PD=20031011:20060731
S10	28	RD (unique items)

10/3,K/4 (Item 4 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

2136186 67343873
Severance costs hit Maytag
William, Ryberg
Des Moines Register p1
Jan 26, 2001
WORD COUNT: 633
DATELINE: Newton Iowa

TEXT:

...the special charges.

"Going forward," Hadley said, "the actions we have taken will result in **annual** cost savings, **which means more financial** resources will be used to **benefit** our core business in 2001."

For all of 2000, Maytag's net income, after special...

10/3,K/5 (Item 5 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

2002980 50193529
Firms start to get it: Staff's lifestyle counts
Jepsen, Cara
Crain's Chicago Business v23n8 pSR8
Feb 21, 2000
WORD COUNT: 914
DATELINE: Chicago Illinois

TEXT:

...Hoffman Estates boasts a bank, convenience store and gift shop.

Other companies are expanding health **benefits** to cover domestic partners and **part**-time workers, switching to **more** portable **pension plans** (**which** can be taken to new employers if a worker switches jobs) and offering elder care...

10/3,K/6 (Item 6 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

1092962 00-63957
Pension flap raises concernscauses uproar, // Veteran IBM employees say company's switch to cash-balance plan will cost them money
Hight, Bruce
Austin American Statesman (Austin, TX, US) pD.1
PUBL DATE: 990721
WORD COUNT: 835
DATELINE: Austin, TX, US, Southwest

TEXT:

...meeting Monday, said reports in the Poughkeepsie Journal.

Other companies also have changed from defined **benefit** to **cash - balance pension plans**. But **some**, including Motorola Corp., **which** employs about 10,000 in the Austin area, have allowed employees to choose which plan...

10/3,K/11 (Item 11 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

0354904 93-05054

GenAm Joins Early Payout Bandwagon

Grone, Jack

St Louis Business Journal (St Louis, MO, US), V13 N13 s1 p13

PUBL DATE: 921221

WORD COUNT: 440

DATELINE: St Louis, MO, US

TEXT:

Following the lead of several other large life insurance companies, General American Life **Insurance** Co. has added an accelerated death **benefit** to its group **policies**.

The new **benefit**, **which** comes with **several** restrictions, **means** policyholders who are terminally ill can receive **part** of their **benefits** while they're still alive, to use for medical expenses or other costs.

"We had...

10/3,K/25 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2006 Dialog. All rts. reserv.

04540724

Happier Endings For Annuitants; New annuitization choices give clients more control over how they can make their deferred annuities pay off.

Donald Jay Korn

Financial Planning

October 1,1998 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 1743

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...are given the option of keeping a portion of their contract in a liquid account, **which** they can allocate among **several** **investment** options. "They are guaranteed a minimum **monthly** **payment** that will grow gradually," says Mark Hug, Equitable's senior vice president. "If they choose...

10/6/1 (Item 1 from file: 635)
2348985 252418181
Blue Shield CEO Offers Way to Insure Most Californians
Dec 4, 2002
WORD COUNT: 990

10/6/2 (Item 2 from file: 635)
2233787 97860888
Conseco plunge plunders 401(k)s
Dec 31, 2001
WORD COUNT: 1,666

10/6/3 (Item 3 from file: 635)
2216781 81975919
HIGHMARK TO RAISE SECURITY BLUE PREMIUMS
Sep 25, 2001
WORD COUNT: 633

10/6/4 (Item 4 from file: 635)
2136186 67343873
Severance costs hit Maytag
Jan 26, 2001
WORD COUNT: 633

10/6/5 (Item 5 from file: 635)
2002980 50193529
Firms start to get it: Staff's lifestyle counts
Feb 21, 2000
WORD COUNT: 914

10/6/6 (Item 6 from file: 635)
1092962 00-63957
**Pension flap raises concernscauses uproar, // Veteran IBM employees say
company's switch to cash-balance plan will cost them money**
PUBL DATE: 990721
WORD COUNT: 835

10/6/7 (Item 7 from file: 635)
1077646 00-45633
Cincinnati Bell gets ready for strike
PUBL DATE: 990506
WORD COUNT: 426

10/6/8 (Item 8 from file: 635)
0886727 98-47358
Strong Capital Management sets up master trust
PUBL DATE: 971226
WORD COUNT: 463

10/6/9 (Item 9 from file: 635)

0791338 97-51324
Small plans, bit interest
PUBL DATE: 970317
WORD COUNT: 1,010

10/6/10 (Item 10 from file: 635)
0744907 97-03431
Marietta FiberNet going statewide at \$3.8 million cost
PUBL DATE: 960910
WORD COUNT: 438

10/6/11 (Item 11 from file: 635)
0354904 93-05054
GenAm Joins Early Payout Bandwagon
PUBL DATE: 921221
WORD COUNT: 440

10/6/12 (Item 12 from file: 635)
0021216 86-11899
Businesses Lead the Fight to Lower Health Care Cost
PUBL DATE: 860900
WORD COUNT: 4,229

10/6/13 (Item 1 from file: 636)
05643724 Supplier Number: 108616926 (USE FORMAT 7 FOR FULLTEXT)
Regence BlueCross BlueShield of Oregon has introduced BlueChoices, a suite of health insurance products that features a consumer-directed health plan.(New Products & Services)
Sept 22, 2003
Word Count: 163

10/6/14 (Item 2 from file: 636)
05453646 Supplier Number: 96153881 (USE FORMAT 7 FOR FULLTEXT)
Social Security Basics.
Jan 1, 2003
Word Count: 1695

10/6/15 (Item 3 from file: 636)
05000038 Supplier Number: 75246879 (USE FORMAT 7 FOR FULLTEXT)
The ATM in your pocket.
May 14, 2001
Word Count: 1636

10/6/16 (Item 4 from file: 636)
04815667 Supplier Number: 66378962 (USE FORMAT 7 FOR FULLTEXT)
Office of the Press Secretary -- Remarks by the President at reception for Representative Gregory Meeks.
Oct 26, 2000
Word Count: 2602

10/6/17 (Item 5 from file: 636)
04811668 Supplier Number: 66269685 (USE FORMAT 7 FOR FULLTEXT)
**Office of the Press Secretary -- Remarks by the President to New York
Senate 2000 reception.**
Oct 23, 2000
Word Count: 3460

10/6/18 (Item 6 from file: 636)
04753049 Supplier Number: 64163154 (USE FORMAT 7 FOR FULLTEXT)
Hitachi to adopt merit-based retirement allowance.
August 14, 2000
Word Count: 194

10/6/19 (Item 7 from file: 636)
04668068 Supplier Number: 61184000 (USE FORMAT 7 FOR FULLTEXT)
**Coping with Rising Health Care Premiums: Case Studies of Two Coalition
Responses.**
Dec 20, 1999
Word Count: 1738

10/6/20 (Item 8 from file: 636)
03691249 Supplier Number: 47962520 (USE FORMAT 7 FOR FULLTEXT)
IDEC EXPECTS RITUXAN APPROVAL IN \$45M FUND- RAISING SCHEME
Sept 8, 1997
Word Count: 744

10/6/21 (Item 9 from file: 636)
03337415 Supplier Number: 46859578 (USE FORMAT 7 FOR FULLTEXT)
Stock Conversion Costs \$175 Million
Nov 4, 1996
Word Count: 750

10/6/22 (Item 10 from file: 636)
02982090 Supplier Number: 46079880 (USE FORMAT 7 FOR FULLTEXT)
**U.S. AGENCY FOR INTERNATIONAL DEVELOPMENT: USAID Reinvention Garners
Award--CFO Charney honored by AGA**
Jan 22, 1996
Word Count: 259

10/6/23 (Item 11 from file: 636)
01165368 Supplier Number: 41007302 (USE FORMAT 7 FOR FULLTEXT)
CHILD CARE IN AMERICA: A NATIONAL MANDATE
Nov, 1989
Word Count: 253

10/6/24 (Item 1 from file: 570)
01918710 Supplier Number: 61909385 (USE FORMAT 7 FOR FULLTEXT)
HCFA to Provide Adjustments for Hospice Care Underpayments.(Brief Article)
April, 2000
Word Count: 600

10/6/25 (Item 1 from file: 267)
04540724

Happier Endings For Annuitants; New annuitization choices give clients more control over how they can make their deferred annuities pay off.
October 1, 1998

WORD COUNT: 1743

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

10/6/26 (Item 1 from file: 268)
00342368 (USE FORMAT 7 OR 9 FOR FULLTEXT)
New retirement plan benefits ACB members
Aug 1998
WORD COUNT: 00409

10/6/27 (Item 2 from file: 268)
00338158 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Pentegra Group: Expert in designing retirement plans for community banks
May 1998
WORD COUNT: 01704

10/6/28 (Item 3 from file: 268)
00222377
A banker's guide: tax-planning fundamentals under the new act
Dec 4, 1982

? show files;ds
File 483:Newspaper Abs Daily 1986-2006/Jun 13
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File 484:Periodical Abs Plustext 1986-2006/Jun W2
(c) 2006 ProQuest
File 485:Accounting & Tax DB 1971-2006/Jun W1
(c) 2006 ProQuest Info&Learning
File 141:Readers Guide 1983-2006/Feb
(c) 2006 The HW Wilson Co
File 13:BAMP 2006/Jun W1
(c) 2006 The Gale Group
File 56:Computer and Information Systems Abstracts 1966-2006/Jun
(c) 2006 CSA.
File 75:TGG Management Contents(R) 86-2006/Jun W1
(c) 2006 The Gale Group

Set	Items	Description
S1	5161593	CHOICE? ? OR PICK??? OR SELECT? OR DECID??? OR SPECIFY??? - OR CHOOS??? OR DESIGNAT??? OR INDICAT??? OR STIPULAT??? OR CH- OSE? ? OR ELECT??? OR OPT? ? OR OPTING OR WHICH
S2	5597444	MODE OR MODES OR CONFIGURATION? ? OR OPTION? ? OR METHOD? ? OR SYSTEM? ? OR ARRANGEMENT? ? OR WAY? ? OR ALTERNATIVE? ? OR HOW OR PROCEDURE? ? OR PROCESS?? OR MANNER? ? OR MEANS OR PL- AN OR PLANS
S3	87414	S1(5N)(S2(2N)(DUAL OR PLURAL OR PLURALITY OR MULTIPLE? OR - MORE OR SOME OR FEW OR NUMBER OR VARIOUS OR SEPARATE OR DISCR- ETE OR DISTINCT OR DIFFERENT OR TWO OR 2 OR SECOND OR 2ND OR - SEVERAL))
S4	3822	S3(10N)(DISBURS? OR COLLECT??? OR COLLECTION? ? OR RESOLUT- ION OR PAYOUT? ? OR PAY()OUT? ? OR DISTRIBUTION? ? OR BENEFIT? ? OR AWARD? ? OR PAYMENT? ? OR SETTLEMENT? ?)
S5	2794788	FINANCIAL OR ESTATE OR INVESTMENT OR INSURANCE OR ASSURANCE OR SURETY OR RETIREMENT OR PENSION OR POLICY OR POLICIES OR - COVERAGE
S6	3614481	SPLIT? ? OR SPLITTING OR HALF? ? OR HALVES OR PART OR PART- IAL?? OR QUARTER?? OR IN()KIND OR WEEKLY OR MONTHLY OR YEARLY OR ANNUAL OR (INVESTMENT OR INSURANCE)() (PRODUCT? ? OR VEHICL- E? ?) OR STOCK? ? OR LUMP()SUM OR CASH
S7	136	S4(10N)S5(10N)S6
S8	504	S5(10N)S4
S9	54	S8(7N)S6
S10	416	S5(7N)S4
S11	43	S10(7N)S6
S12	34	S11 NOT PY>2003
S13	34	S12 NOT PD=20031011:20060731
S14	33	RD (unique items)

14/3,K/5 (Item 3 from file: 484)
DIALOG(R)File 484:Periodical Abs Plustext
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03301485 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Hybrid plans

Anonymous

Nation's Business (NAB), v85 n7, p16, p.01

Jul 1997

ISSN: 0028-047X JOURNAL CODE: NAB

DOCUMENT TYPE: News

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 314

ABSTRACT: **Various hybrid pension plans**, which contain features of both defined- **benefit** and defined-contribution plans, are described, including **cash** -balance plans and money-purchase plans.

14/3,K/7 (Item 1 from file: 485)
DIALOG(R)File 485:Accounting & Tax DB
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** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00759816 SUPPLIER NUMBER: 47866777

Expected market reaction and the choice of method of payment of acquisitions

Emery, Gary W; Switzer, Jeannette A

Financial Management v28 n4 PP: 73-86 Winter 1999

ISSN: 0046-3892 JRNL CODE: FMG

WORD COUNT: 7586 LINE COUNT: 690

Accounting & Tax DB_1971-2006/Jun W1

...TEXT: stock. This difference is inconsistent with the signaling explanation for the choice of method of **payment**. Bidders that **chose**

cash as the **payment method** had more **financial** slack than **stock** bidders, however, which is consistent with the signaling explanation. Bidders that used stock as the...

14/3,K/15 (Item 9 from file: 485)
DIALOG(R)File 485:Accounting & Tax DB
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** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00388612

Choosing the right pension plan

Henrie, Ed

CMA Magazine v66 n10 PP: 23-26 Dec 1992/Jan 1993

ISSN: 0831-3881 JRNL CODE: RIA

WORD COUNT: 1972 LINE COUNT: 179

Accounting & Tax DB_1971-2006/Jun W1

...TEXT: pension plan. For example, members of a group RRSP may withdraw their funds whenever they **choose** unless the **plan** has **some** restrictions on withdrawals. Members may also take their **benefit** in a **lump sum** payment at **retirement** or termination. Neither of these is

allowed in a regular pension plan. However, since group...

14/3,K/16 (Item 10 from file: 485)
DIALOG(R)File 485:Accounting & Tax DB
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** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00354119

The Life Cycle Pension Plan: A Step Ahead

Karlin, Michael
Pension World v28 n5 PP: 24-26 May 1992
ISSN: 0098-1753 JRNL CODE: PWN
WORD COUNT: 2556 LINE COUNT: 232

Accounting & Tax DB_1971-2006/Jun W1
...TEXT: plans cannot be relied upon to provide a sufficient level of replacement in come at **retirement** for all employees.

There are **plans** which incorporate **some** features of both defined **benefit** **pension** plans and defined contribution plans:

* **CASH** BALANCE PENSION PLAN: The cash balance pension plan is a hybrid: a defined benefit pension...

14/3,K/17 (Item 11 from file: 485)
DIALOG(R)File 485:Accounting & Tax DB
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** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00347341

Benefits That Bend

Tane, Lance D.
Financial Executive v8 n2 PP: 35-40 Mar/Apr 1992
ISSN: 0895-4186 JRNL CODE: FEX
WORD COUNT: 2389 LINE COUNT: 217

Accounting & Tax DB_1971-2006/Jun W1
...TEXT: in tandem. The first plan is a benefits-only plan, which could include nontaxable welfare **benefits**, qualified **retirement** plans, and postretirement medical **benefits**. The **second plan** is a cafeteria plan, **which** could include any of the permitted welfare **benefits**, a 401(k) plan, or **cash**.

While the general architecture of these plans is straightforward, the detail design is critical. Each...

14/3,K/18 (Item 12 from file: 485)
DIALOG(R)File 485:Accounting & Tax DB
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00238535
Look Before You Leave
Simon, Ruth
Forbes v142 n11 PP: 88, 92 Nov 14, 1988
ISSN: 0015-6914 JRNL CODE: FBR

Accounting & Tax DB_1971-2006/Jun W1

...ABSTRACT: 5 years beginning January 1989; job-hoppers should be aware that changing companies can reduce **pension benefits** by as much as 50%, sometimes even **more**. Defined **benefit plans**, which guarantee a worker a **monthly payment** typically keyed to salary in the year or years just prior to retirement, can be...

14/3,K/20 (Item 14 from file: 485)
DIALOG(R)File 485:Accounting & Tax DB
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00124482

Special Provisions Add to the Estate Planning Possible with a Partnership Interest

Shapiro, Lawrence D.
Estate Planning v9 n1 PP: 22-28 Jan 1982
ISSN: 0094-1794 JRNL CODE: ESP

Accounting & Tax DB_1971-2006/Jun W1

...ABSTRACT: of a Section 754 election, which is binding during and subsequent to the year of **election**, until revoked. **Distributions** from **retirement plans** have **multiple choice** implications involving ordinary income treatment, **lump - sum distributions**, rollovers into an individual **retirement** account (IRA), capital gains, and estate taxes.

14/3,K/21 (Item 15 from file: 485)
DIALOG(R)File 485:Accounting & Tax DB
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00109281

A New Look at Executive Compensation Plans

Ubelhart, Mark C.
Cash Flow v2 n4 PP: 20-24 May 1981
ISSN: 0196-6227 JRNL CODE: CFL

Accounting & Tax DB_1971-2006/Jun W1

...ABSTRACT: are common: 1. performance plans, which tie executive rewards to one or more measures of **financial** performance, and 2. **stock option plans**, which can be indexed to the market so the executive **benefits** from the firm's success and not the market's. Such plans help insure that...

14/3,K/22 (Item 1 from file: 13)
DIALOG(R)File 13:BAMP
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00822600 Supplier Number: 97062928 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Editorial: Pension rules need fixing.
(Opinions)
Business Insurance, v 37, n 4, p 8
January 27, 2003

DOCUMENT TYPE: Journal ISSN: 0007-6864 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 330

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...more traditionally designed plans.

If there is logic to this, it escapes us. Why should **pension** equity **plans**, **which** are **more** likely to offer richer **benefits** to older employees than are **cash** balance plans, be considered age-discriminatory while cash balance plans are not?

The answer, of...

14/3,K/31 (Item 3 from file: 75)
DIALOG(R)File 75:TGG Management Contents(R)
(c) 2006 The Gale Group. All rts. reserv.

00192411 SUPPLIER NUMBER: 18678238

Employee health insurance decisions in a flexible benefits environment. (Special Issue on Building Intellectual Capital through Partnership)

Barringer, Melissa W.; Milkovich, George T.
Human Resource Management, v35, n3, p293(23)
Fall, 1996

ISSN: 0090-4848 LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: A study was conducted to examine employee health **insurance** decisions in a flexible **benefits** environment. More specifically, it identified the variables affecting employees **choices** among **various** health **insurance** **options** under a flexible **benefits** plan. The National **Cash** Register provided employee-specific selection and demographic data, and plan documentation for the 1989 enrollment...

14/6/1 (Item 1 from file: 483)
04117890
More options available in Medigap coverage to seniors
Jun 17, 1996

14/6/2 (Item 2 from file: 483)
01341190
Benefit, Contribution and a Hybrid
Jul 21, 1991

14/6/3 (Item 1 from file: 484)
04920442 SUPPLIER NUMBER: 65141272 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Older workers: Employment and retirement trends
Oct 2000
WORD COUNT: 7678

14/6/4 (Item 2 from file: 484)
04892560 SUPPLIER NUMBER: 63851794 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Remarks at a reception for Hillary Clinton in East Norwalk, Connecticut
Oct 23, 2000
WORD COUNT: 3394

14/6/5 (Item 3 from file: 484)
03301485 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Hybrid plans
Jul 1997
WORD COUNT: 314

14/6/6 (Item 4 from file: 484)
01159283 (USE FORMAT 7 OR 9 FOR FULLTEXT)
U.S. Workers Receive a Wide Range of Employee Benefits
Sep 1992
WORD COUNT: 1671 LENGTH: Long (31+ col inches)

14/6/7 (Item 1 from file: 485)
** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00759816 SUPPLIER NUMBER: 47866777
Expected market reaction and the choice of method of payment of
acquisitions WORD COUNT: 7586 LINE COUNT: 690
Winter 1999

14/6/8 (Item 2 from file: 485)
** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00693332
Happier Endings For Annuitants WORD COUNT: 1754 LINE COUNT: 159
Oct 1998

14/6/9 (Item 3 from file: 485)
** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00604735

Non-probate assets: Ownership and beneficiary issues WORD COUNT: 792
LINE COUNT: 72
Jan/Feb 1997

14/6/10 (Item 4 from file: 485)
** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00596095
Assessing the future of cash balance plans--Using a balanced scorecard approach WORD COUNT: 3213 LINE COUNT: 292
Third Quarter 1996

14/6/11 (Item 5 from file: 485)
** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00540072
A longitudinal and comparative analysis of the funded status of state and local public pension plans WORD COUNT: 8911 LINE COUNT: 810
Summer 1995

14/6/12 (Item 6 from file: 485)
** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00512461
Transfer tax issues relating to split-dollar life insurance WORD COUNT: 7083 LINE COUNT: 644
Apr 1995

14/6/13 (Item 7 from file: 485)
** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00445293
Does life insurance add value? WORD COUNT: 3346 LINE COUNT: 304
Oct 1993

14/6/14 (Item 8 from file: 485)
** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00442383
Educating non-profits: Treat the 403(b) plan as a 401(k) surrogate
WORD COUNT: 1431 LINE COUNT: 130
Dec 1993

14/6/15 (Item 9 from file: 485)
** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00388612
Choosing the right pension plan WORD COUNT: 1972 LINE COUNT: 179
Dec 1992/Jan 1993

14/6/16 (Item 10 from file: 485)
** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00354119
The Life Cycle Pension Plan: A Step Ahead WORD COUNT: 2556 LINE COUNT: 232
May 1992

14/6/17 (Item 11 from file: 485)
** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00347341
Benefits That Bend WORD COUNT: 2389 LINE COUNT: 217
Mar/Apr 1992

14/6/18 (Item 12 from file: 485)
00238535
Look Before You Leave
Nov 14, 1988

14/6/19 (Item 13 from file: 485)
00226516
Nondiscrimination Rules Applicable to Health Plans
Mar 1988

14/6/20 (Item 14 from file: 485)
00124482
Special Provisions Add to the Estate Planning Possible with a Partnership Interest
Jan 1982

14/6/21 (Item 15 from file: 485)
00109281
A New Look at Executive Compensation Plans
May 1981

14/6/22 (Item 1 from file: 13)
00822600 Supplier Number: 97062928 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Editorial: Pension rules need fixing.
January 27, 2003
WORD COUNT: 330

14/6/23 (Item 2 from file: 13)
00734064 Supplier Number: 25855055 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Older workers: employment and retirement trends - Part 4 of 4
October 2000
WORD COUNT: 1754

14/6/24 (Item 3 from file: 13)
00705066 Supplier Number: 25752920 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Group redefines mission, image
July 2000
WORD COUNT: 1225

14/6/25 (Item 4 from file: 13)
00684171 Supplier Number: 25558622 (USE FORMAT 7 OR 9 FOR FULLTEXT)
DOL Issues Rule On Insurer General Accts.
January 10, 2000

WORD COUNT: 802

14/6/26 (Item 5 from file: 13)
00616953 Supplier Number: 24632116
Planning with employer stock in a qualified plan
May 1999

14/6/27 (Item 6 from file: 13)
00594225 Supplier Number: 24405948 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Happier Endings For Annuitants; New annuitization choices give clients more control over how they can make their deferred annuities pay off.
October 01, 1998
WORD COUNT: 1698

14/6/28 (Item 7 from file: 13)
00584335 Supplier Number: 24325448 (USE FORMAT 7 OR 9 FOR FULLTEXT)
US: Financial Services Alert - 13 July 1998 SO(Goodwin, Procter & Hoar LLP, US) SO
July 15, 1998
WORD COUNT: 1603

14/6/29 (Item 1 from file: 75)
00230277 SUPPLIER NUMBER: 59331452 (USE FORMAT 7 FOR FULL TEXT)
Expected Market Reaction and the Choice of Method of Payment for Acquisitions.(Statistical Data Included)
Winter, 1999
WORD COUNT: 10635 LINE COUNT: 00930

14/6/30 (Item 2 from file: 75)
00192990 SUPPLIER NUMBER: 18685748 (USE FORMAT 7 FOR FULL TEXT)
Regulatory incentives and the thrift crisis: dividends, mutual-to-stock conversions, and financial distress. (includes appendix)
Sep, 1996
WORD COUNT: 13093 LINE COUNT: 01069

14/6/31 (Item 3 from file: 75)
00192411 SUPPLIER NUMBER: 18678238
Employee health insurance decisions in a flexible benefits environment.(Special Issue on Building Intellectual Capital through Partnership)
Fall, 1996

14/6/32 (Item 4 from file: 75)
00165286 SUPPLIER NUMBER: 14606030 (USE FORMAT 7 FOR FULL TEXT)
Smart use of non-qualified benefits.
Nov-Dec, 1993
WORD COUNT: 2454 LINE COUNT: 00197

14/6/33 (Item 5 from file: 75)
00157091 SUPPLIER NUMBER: 12263799 (USE FORMAT 7 FOR FULL TEXT)

Benefits that bend. (flexible employee benefits)
March-April, 1992
WORD COUNT: 2439 LINE COUNT: 00202